

PART B: REAFFIRMATION AGREEMENT.

I (we) agree to reaffirm the debts arising under the credit agreement described below.

1. Brief description of credit agreement:

LaSalle Bank Midwest, N.A. fka Standard Federal Bank, N.A. holds an Equity Credit Line Agreement/
Mortgage dated May 24, 2004 secured by real property at 34622 Ash, Wayne, MI 48184 executed by Dale A Parm
and Caryn Parm in the face amount of \$20600.00.

SIGNATURE(S): _____

Borrower:

Dale A Parm

(Print Name)

Dale A Parm

(Signature)

Date: 3/3/08

Co-borrower, if also reaffirming these debts:

Caryn L. Parm

(Print Name)

Caryn L. Parm

(Signature)

Date: 3/3/08

Accepted by creditor:

LaSalle Bank Midwest, N.A.

(Printed Name of Creditor)

4747 W Irving Park Rd, Chicago, IL 60641

(Address of Creditor)

Sonia Johnson

(Signature)

Sonia Johnson, Bankruptcy Administrator

(Printed Name and Title of Individual
Signing for Creditor)

Date of creditor acceptance:

3-19-08

PART C: CERTIFICATION BY DEBTOR'S ATTORNEY (IF ANY).

[To be filed only if the attorney represented the debtor during the course of negotiating this agreement.]

I hereby certify that (1) this agreement represents a fully informed and voluntary agreement by the debtor; (2) this agreement does not impose an undue hardship on the debtor or any dependent of the debtor; and (3) I have fully advised the debtor of the legal effect and consequences of this agreement and any default under this agreement.

☐ *[Check box, if applicable and the creditor is not a Credit Union.]* A presumption of undue hardship has been established with respect to this agreement. In my opinion, however, the debtor is able to make the required payment.

Printed Name of Debtor's Attorney: _____

Susan F. Widenbaur

Signature of Debtor's Attorney: _____

[Signature]

Date: _____

3-10-08

A lot. Dale and I are going to complete a debt Counseling program. Our auto ins. should be reduced when we own our 2nd Vehicle come ~~March~~ 2008. We are just doing everything possible to keep our 1st and 2nd mortgages and to pay for Motor Credit. We only wish to surrender credit card debt. all others will be paid!